

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-31145-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Michael O'Connor  
115 Hawthorne Street  
Neptune, NJ 07753-3917

Social Security No.:  
xxx-xx-2684

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 13, 2021.

On March 16, 2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: April 21, 2021  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 17, 2021  
JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Kevin Michael O'Connor  
Debtor

Case No. 19-31145-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 17, 2021

User: admin  
Form ID: 185

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

Recip ID	Recipient Name and Address
db	Kevin Michael O'Connor, 115 Hawthorne Street, Neptune, NJ 07753-3917
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Freedom Mortgage Corporation, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
cr	+ Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518658261	+ BB 316 Investments LLC, PO Box 953, Lakewood, NJ 08701-0953
518652987	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518559280	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
518559281	+ Freedom Mortgage Corp, c/o Pluse, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518559284	+ Monmouth County Sheriff, Foreclosure Unit, 2500 Kozloski Road, Freehold, NJ 07728-4424
518559285	+ Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518559286	+ Santander Bank, Po Box 12646, Reading, PA 19612-2646
518559287	+ State of New Jersey, Department of Treasury, P. O. Box 245, Trenton, NJ 08602-0245
518559290	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518559289	+ Township of Neptune - Sewer Utility, 25 Neptune Blvd., Neptune, NJ 07753-4814
518559291	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
518574964	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 17 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518559277	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:55:51	Citi/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
518559276	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:35:05	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518559279	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:35:09	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518559278	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:44:39	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518660506	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:44:03	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518559282	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 17 2021 21:14:00	Internal Service Revenue, PO Box 7346,

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518559283	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 23:44:39	Philadelphia, PA 19101-7346 Master Card, PO Box 6276, Sioux Falls, SD 57117-6276
518561953	+ Email/PDF: gecsedl@recoverycorp.com	Mar 17 2021 23:54:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518559288	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Mar 17 2021 21:16:00	Township of Neptune, Tax Collector's, PO Box 1167, Neptune, NJ 07754-1167

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BB 316 Investments, LLC, PO Box 953, Lakewood, NJ 08701-0953
lm	*+	Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com
Nicole Marie Savage	on behalf of Creditor FREEDOM MORTGAGE CORPORATION nicole.savage@brockandscott.com

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Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

Robert W. Keyser

on behalf of Creditor BB 316 Investments LLC rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Kevin Michael O'Connor court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 12